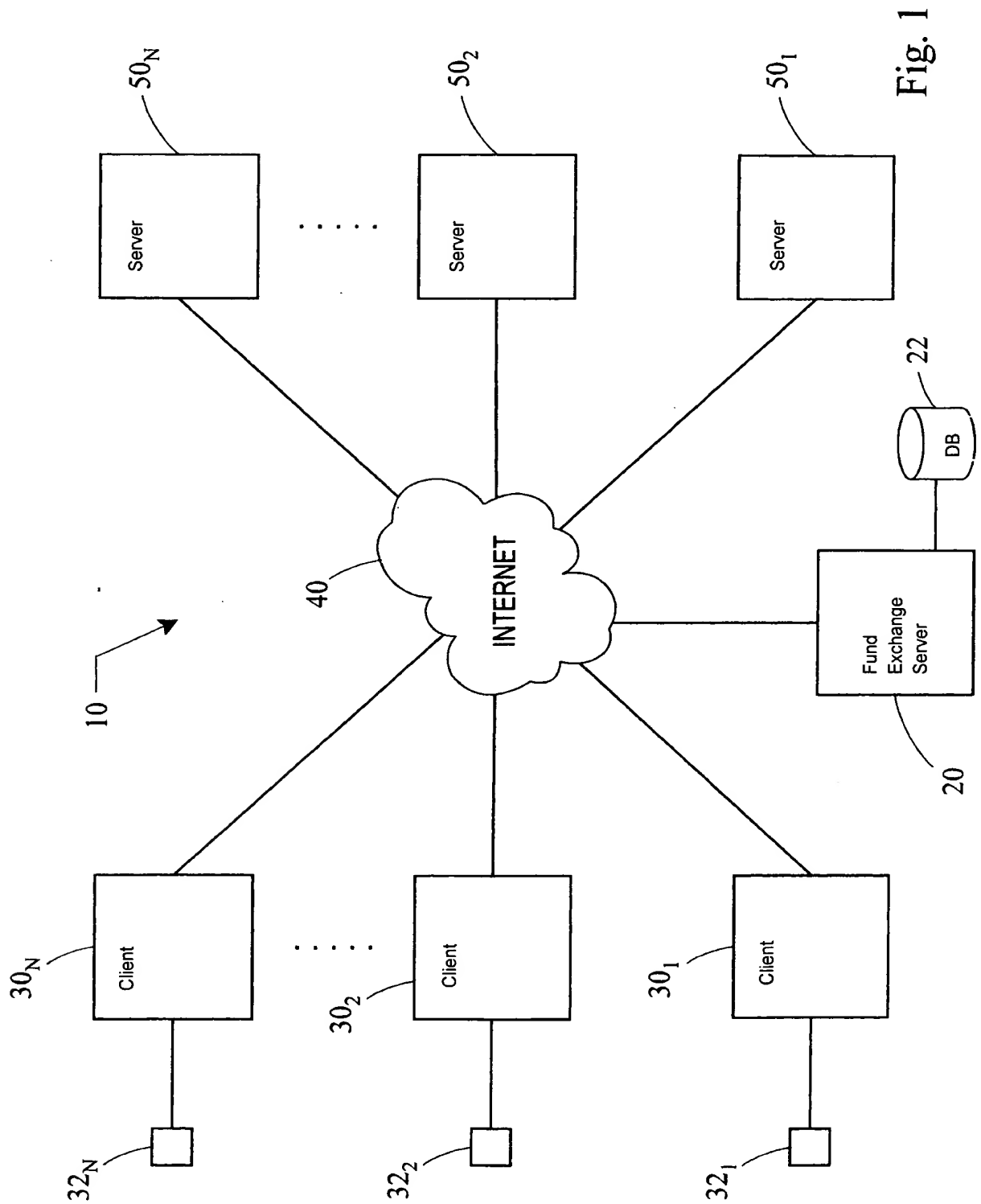




1/10



2/10

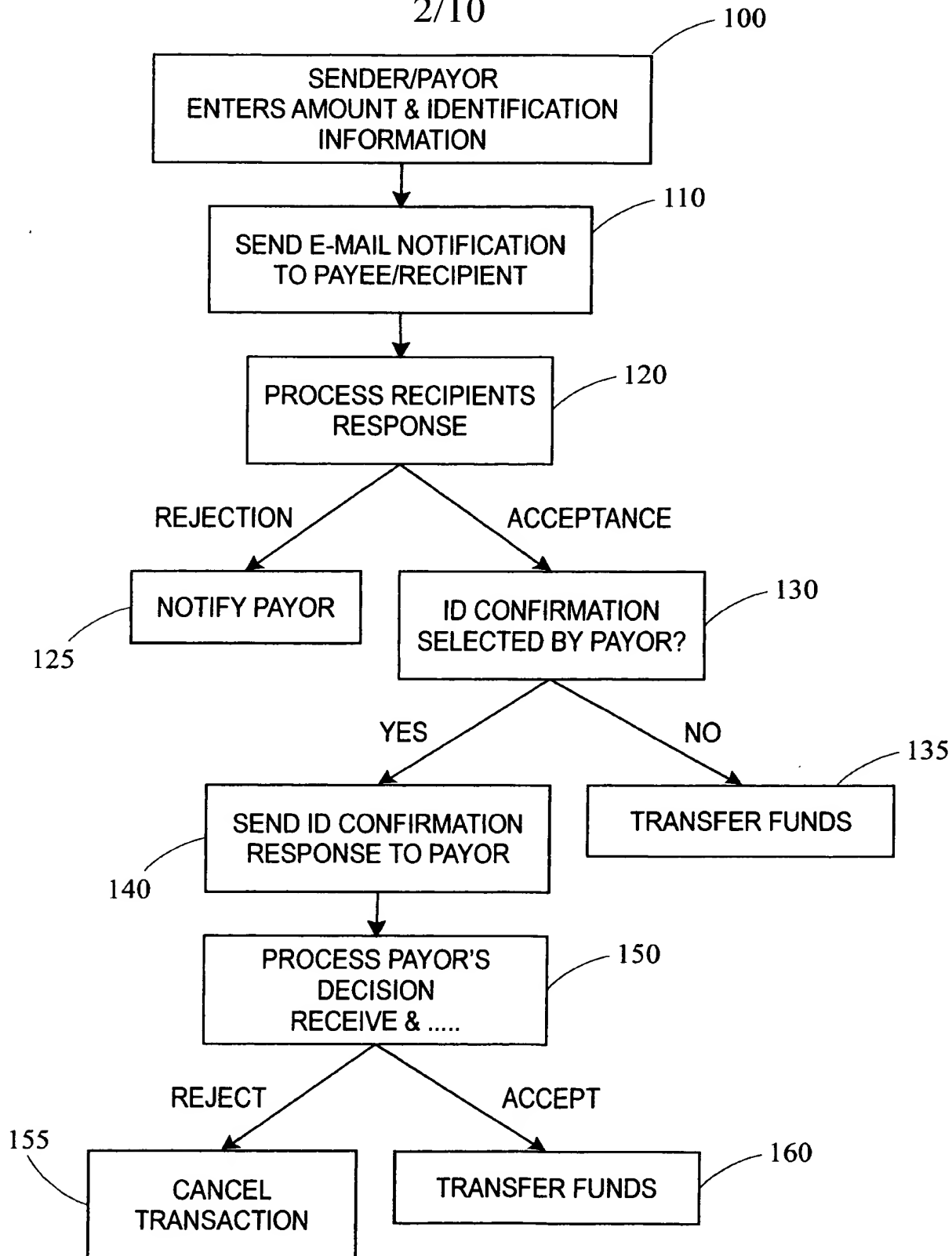


Fig. 2

3/10

Fig. 3

<a href="#">Yahoo!</a> - <a href="#">Account Info</a> - <a href="#">Help</a>	
<p>Welcome,</p> <p><b>Yahoo! - PayDirect</b></p> <p>Send money - Fill out the information below and click "Continue".</p>	
<p><a href="#">Edit Wallet</a> - <a href="#">Options</a> - <a href="#">Sign Out</a></p>	<div> <div> <div> <div>220</div> <div>Recipient's name:</div> </div> <div> <div>230</div> <div>Recipient's email:</div> </div> <div> <div>240</div> <div>Message title: (optional)</div> </div> <div> <div>240</div> <div>Message: (optional)</div> </div> </div> <div> <div> <div> <div> <input type="radio"/> Yes                     <input checked="" type="radio"/> No                 </div> <div>                     Would you like to use identity confirmation? (optional)                 </div> </div> <div> <div> <input type="radio"/> Yes                     <input checked="" type="radio"/> No                 </div> <div>                     What's identity confirmation?                 </div> </div> </div> <div> <div>250</div> <div>If yes, please specify a question:</div> </div> <div> <div>210</div> <div>Amount to send:</div> </div> <div> <div>Pay using account:</div> <div>PayDirect:</div> </div> </div></div>
<div>260</div> <div>Continue</div> <div>Cancel</div>	<p>Copyright © 2000 Yahoo! Inc. All rights reserved. <a href="#">Terms of Service</a> - <a href="#">PayDirect Guidelines</a></p> <p>NOTICE: We collect personal information on this site.</p> <p>To learn more about how we use your information, see our <a href="#">Privacy Policy</a></p>

4/10

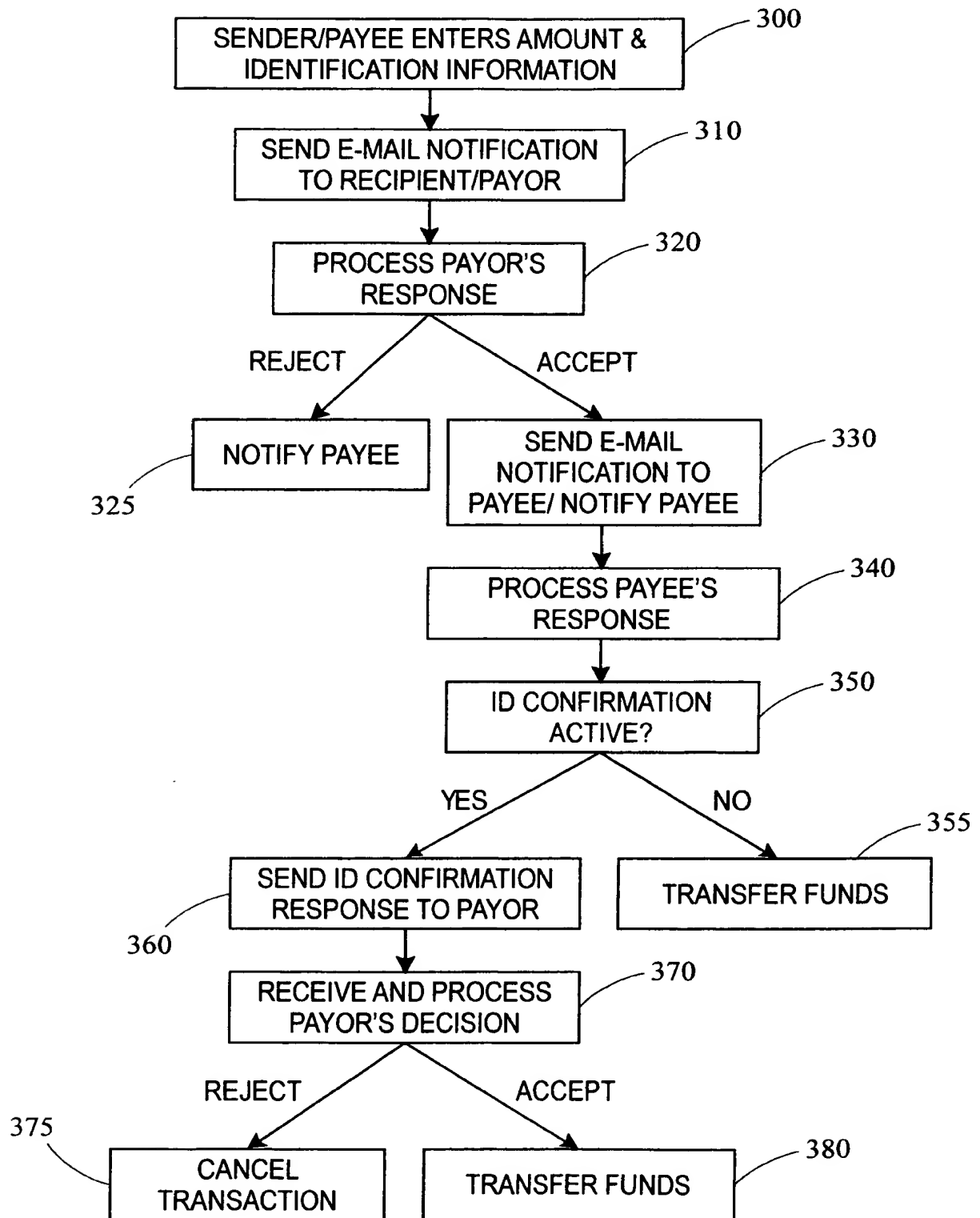


Fig. 4

5/10

<a href="#">Yahoo! - Account Info</a> - <a href="#">Help</a>	
<p>Welcome,</p> <p><b>Yahoo! - PayDirect</b></p> <p>Request money - Fill out the information below and click "Continue". For a more detailed bill with multiple line items, tax, shipping, click on "add detail" below.</p>	<div style="text-align: right; margin-bottom: 10px;"> <a href="#">Edit Wallet</a> - <a href="#">Options</a> - <a href="#">Sign Out</a> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">450</div> <p>Invoice #: (optional)</p> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">420</div> <p>Recipient's name:</p> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">430</div> <p>Recipient's email:</p> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">440</div> <p>Message title: (optional)</p> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">440</div> <p>Message: (optional)</p> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; text-align: center;">410</div> <p>Amount: \$ 0.00</p> </div>
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px 15px;">Continue</div> <div style="border: 1px solid black; padding: 5px 15px;">Cancel</div> <div style="border: 1px solid black; padding: 5px 15px;">Add Detail</div> </div>	
<p style="font-size: small;">Copyright © 2000 Yahoo! Inc. All rights reserved. Terms of Service - <a href="#">PayDirect Guidelines</a></p> <p style="font-size: x-small;">NOTICE: We collect personal information on this site.</p> <p style="font-size: x-small;">To learn more about how we use your information, see our <a href="#">Privacy Policy</a></p>	

Fig. 5

6/10

[Yahoo! - Account Info - Help](#)

Welcome,

**Yahoo! - PayDirect**

Group billing - Fill out the information below and click "Continue".

Message title:

540

Message:

540

500

Recipient name	Recipient email	Amount

520

550

Use

5

Recipients

530

510

Continue

Cancel

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Fig. 6

Move \$

From

To

610

620

630

600

Move money - Select the amount you'd like to move and the accounts you want to use.

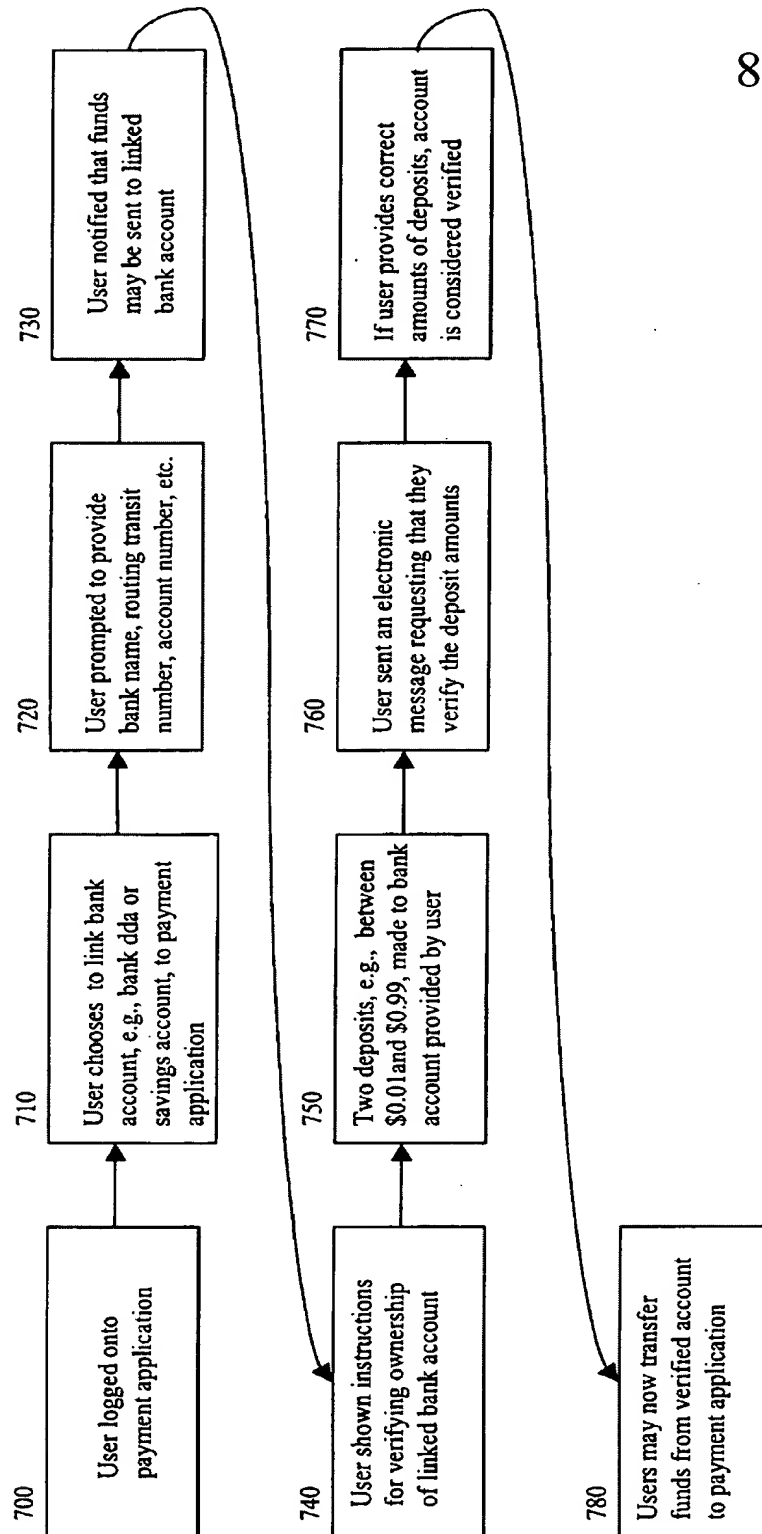
Continue

Cancel

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Fig. 7

**Figure 8: Bank Account Verification Process**





9/10

Figure 9: Linking a dda or savings account to the payment application

[Yahoo! - Help](#)  
 Powered by **Amicus**  
from CIBC National Bank

[PayDirect Options](#) - [Payment Tools](#) - [Sign Out](#)

Welcome, twomutts470

**Yahoo! PayDirect** Current Balance = \$10.00

**My Account** Edit

[Overview](#)

[Requests for money](#)

[Money to accept](#)

[Pending transactions](#)

[Transaction history](#)

**Actions**

[Move money](#)

[Send money](#)

[Request money](#)

[Group billing](#)

[View limits](#)

[Close account](#)

**Security**

[Security Information](#)

[PayDirect Terms of Service](#)

[Privacy Policy](#)

[What is a Security Key?](#)

**Getting Started**

[How it works](#)

[PayDirect Help](#)

**Add Bank Account**

☒ Checking Account ☐ Savings Account

**ABA (Routing) Number** (9 digits)

**Account Number**

**Name as it appears on Check**

**Street Address 1**  470 13th Ave.

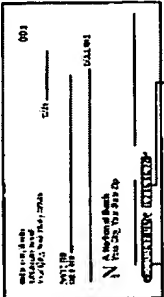
**Address 2**

**City**  San Francisco

**State**  California

**Zip Code**  94121

**Phone Number**  415  221  3458



ABA Number is listed first on your checks  
Account Number is listed second

10/10

Figure 10: acknowledgement of account linkage

<a href="#">My Account</a> <a href="#">Edit</a> <a href="#">Overview</a> <a href="#">Requests for money</a> <a href="#">Money to accept</a> <a href="#">Pending transactions</a> <a href="#">Transaction history</a> <div> <a href="#">Actions</a> </div> <a href="#">Move money</a> <a href="#">Send money</a> <a href="#">Request money</a> <a href="#">Group billing</a> <a href="#">View limits</a> <a href="#">Close account</a> <div> <a href="#">Security</a> </div> <a href="#">Security Information</a> <a href="#">PayDirect Terms of Service</a> <a href="#">Privacy Policy</a> <a href="#">What is a Security Key?</a> <div> <a href="#">Getting Started</a> </div> <a href="#">How it works</a> <a href="#">PayDirect Help</a>	<p><b>The new account has been added</b></p> <p><b>You can now move money into this account from PayDirect.</b></p> <div> <p>In order to move money from this account to your PayDirect account, you must confirm that you control the account. We will make two deposits between \$0.01 and \$0.99 to account. During a future login session, you will need to correctly enter the amount of these two small deposits.</p> </div> <p><b>Thank you for using Yahoo! PayDirect.</b></p> <p><b>What else can I do with Yahoo! PayDirect?</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Move money</a> Move money from one account to another.</li> <li>• <a href="#">Send money</a> Send money via email.</li> <li>• <a href="#">Request money</a> Request money owed to you or send a bill.</li> <li>• <a href="#">Group Billing</a> Request money from multiple people.</li> </ul>
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